

Exhibit 4 (2 pages)

email re new SPD ver Jan 2023

Gmail - About Your Benefits – Post-Employment (Summary Plan Description)

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About Your Benefits – Post-Employment (Summary Plan Description)

1 message

IBM Benefits Center - Provided by Fidelity <Fidelity.Investments@mail.fidelity.com>

Reply-To: Fidelity Investments Unmonitored <reply-fe9217737161017d7c-10_HTML-81374378-1058861-2019@mail.fidelity.com>

To: gadomavic@gmail.com

Thu, Jul 27, 2023 at 10:14 AM

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About Your Benefits – Post-Employment (Summary Plan Description)

Dear JURGIS:

IBM has updated the About Your Benefits - Post-Employment (Summary Plan Description) effective January 1, 2023. This is the Summary Plan Description for IBM benefit plans for which you are eligible. IBM periodically updates and provides this booklet as required. We encourage you to carefully review the *About Your Benefits – Post-Employment SPD* booklet to become familiar with its provisions.

In addition to the link above, the current About Your Benefits - Post-Employment (Summary Plan Description) can be viewed on the NetBenefits® Reference Library or by downloading the free NetBenefits® app to access your account on your mobile device.

You can request a free paper copy of the Summary Plan Description by calling the IBM Benefits Center — Provided by Fidelity.

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There is no further action for you to take at this time.

If you have questions, call the IBM Benefits Center — Provided by Fidelity at 866-937-0720 (TTY 711). Representatives are available Monday through Friday (excluding New York Stock Exchange holidays except Good Friday) from 8:30 a.m. to 8:30 p.m. Eastern time.

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